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CT ELDER CARE PROGRAMS
DESK REFERENCE
MARCH 2024

MEDICAID NURSING HOME AND HOME CARE PROGRAMS

Minimum Community Spouse Protected Asset Amount: $50,000.00

Maximum Community Spouse Protected Asset Amount:....................................$154,140.00

Allowed Asset Limit for Single Individual: $1,600.00

Allowed Asset Limit for Married Couple: ....$1,600.00 each
(when both husband and wife are in nursing home)

Gift Penalty Divisor:...$14,524.00

Min. Monthly Income Needs Allowance for Healthy Community Spouse:.........$2,465.00

Max. Monthly Income Needs Allowance for Healthy Community Spouse: $3,853.50

Monthly Personal Needs Allowance for Institutionalized Individual:...................$75.00

Home Equity Limit:..$1,071,000.00

Max. Gross Income Limit for Medicaid Homecare Recipient:............................$2,829.00

Gross Monthly Income over Limit may have Applied Income for Homecare: ..$2,510.00+

STATE FUNDED HOME CARE PROGRAMS - 3% Co-Pay

Allowed Assets for Single Individual: $46,242.00

Allowed Assets for Married Couple: $61,656.00

Gross Monthly Income Limit: ....None

Gross Monthly Incomes over Limit may have Applied Income for Homecare:..$2,510.00+

MEDICARE SAVINGS PROGRAMS – INCOME LIMITS

Qualified Medicare Beneficiary (QMB): ....$2,649.00 single.....$3,595.00 couple

Specified Low income Medicare Beneficiary (SLMB):...........$2,900.00 single ....$3,935.00 couple

Additional Low income Medicare Beneficiary (ALMB): ....$3,088.00 single.....$4,191.00 couple

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